

From the Program Director

Yvonne Emerson
Multi-Family Housing
Program Director

I am excited to share with you the first issue of **Multi-Family Focus**—a quarterly newsletter designed to provide you with up-to-date, valuable information on USDA Rural Development's Section 515 Multi-Family Housing Program.

In this issue and coming issues, I will share information on the history, challenges, opportunities, and successes of the multi-family housing program in Louisiana.

In many rural communities, Section 515 rural rental housing is the principal source of affordable housing for low-income rural renters.

In Louisiana, USDA Rural Development maintains a portfolio of 12,651 multi-family housing units (apartments). These apartments are filled with elderly people, single-parent families, people with disabilities, and many other families who—if it were not for this housing—would not have a place to live.

I am very proud of our multi-family housing properties in Louisiana, and I am looking forward to sharing more information about our program with you in coming months.

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Decent, Safe, Affordable Housing

Background of Section 515 Rural Rental Housing Program

In 1962, Congress amended Title V of the Housing Act of 1949 to create the Section 515 Rural Rental Housing Program. Originally administered by the USDA Farmers Home Administration (FmHA), the program is administered today by FmHA's successor, USDA Rural Development.

The Section 515 program makes subsidized loans to developers to build, acquire, and rehabilitate rural rental housing. Since its inception, the Section 515 program has financed more than 526,000 units and today serves almost 475,000 families.

These 515 properties offer decent, safe, modestly-priced housing to almost half a million of America's most vulnerable residents: the elderly, people with disabilities, people of color, and women.

In many rural communities, Section 515 housing is the only affordable sound option. It is an essential resource for elderly people, single-parent families, the disabled, and other less mobile residents. It provides them with an alternative to living alone in housing they cannot maintain; living in overcrowded or other substandard conditions; living in their cars; or moving to a nursing home.

From: "Preserving Rural America's Affordable Rental Housing: A Report from the National Rural Housing Coalition," October 2004,
<http://www.nrhweb.org/news/515PreservationReport.pdf>.



What is Rural?

Program: Rural Rental Housing

Objective: Safe, well-built, and affordable rental housing for rural Americans.

Applicants: Individuals, profit, and non-profit organizations.

Population: Rural areas and populations of 20,000 or less.

Nationally speaking . . .

The average tenant income in 2003 was \$9,168. Seventy-five percent of tenants received rental assistance subsidy, either through project-based rental assistance or Section 8 through vouchers. Although rents were extremely low, averaging \$314 per unit per month, 20 percent of tenants were nevertheless rent-overburdened, and 7 percent paid more than half their income toward rent.

From: "Preserving Rural America's Affordable Rental Housing: A Report from the National Rural Housing Coalition," October 2004,

<http://www.nrhweb.org/news/515PreservationReport.pdf>

Parish Spotlight

Each issue of Multi-Family Focus will spotlight one parish and provide information on USDA Rural Development multi-family housing program properties in that parish.

Calcasieu Parish

Meadowland Apartments - 16 Units

Park Place Apartments - 32 Units

Stark Place - 32 Units

The Magnolias - 24 Units

Western Gardens - 48 Units

Westlake Manor - 32 Units

Westlake Plaza - 42 Units

226 units of affordable housing for rural renters in Calcasieu Parish.



Address Updates, Questions, and Comments

Please send any comments, questions, or address changes to:

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